

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Joseph M. Rutkoski, Sr.
Debtor

Case No. 16-04378-MJC
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5
Date Rcvd: Dec 30, 2021

User: AutoDocket
Form ID: 3180W

Page 1 of 3
Total Noticed: 43

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 01, 2022:

Recip ID	Recipient Name and Address
db	Joseph M. Rutkoski, Sr., 9 Smythe St, Sugar Notch, PA 18706-2512
4847396	#+ APR Supply Co., 749 Guilford Street, Lebanon, PA 17046-3531
4847397	Berkheimer Tax Administrator, PO Box 25143, Lehigh Valley, PA 18002-5143
4876191	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
4847399	Concord VCLTA, LLC, PO Box 29352, Phoenix, AZ 85038-9352
4847411	++ DEPARTMENT OF LABOR & INDUSTRY, ATTN OFFICE OF CHIEF COUNSEL, 651 BOAS STREET 10TH FLOOR, HARRISBURG PA 17121-0751 address filed with court:, PA Dept. Of Labor & Industry, 651 Boas St Fl 10, Harrisburg, PA 17121-0751
5210432	DVC, 28397 Network Place, Chicago, IL 60673-1283
5224256	Disney Vacation Club, 1851 Community Drive, Lake Buena Vista, FL 32830
4847402	+ Home Depot USA Inc., 2455 Paces Ferry Road, Store Support Center, Atlanta, GA 30339-6444
4847395	Law Office of David J Harris, 67-69 Public Sq Ste 700, Wilkes Barre, PA 18701-2515
4847405	Lineberger, Goggan, Blair & Sampson, LLP, PO Box 90128, Harrisburg, PA 17109-0128
4847406	+ Luzerne County Tax Claim Bureau, 200 North River Street, Luzerne County, Wilkes-Barre, PA 18711-1001
4847409	NYSIF Legal Department, 2001 Perimeter Rd E, Endicott, NY 13760-7310
4847408	Nationwide Insurance, 1 Nationwide Bldg, Dept 5582, Des Moines, IA 50391-1913
4847412	Pierce Phelps, Attn: Gentile Law Firm, 220 S White Horse Pike, Audubon, NJ 08106-1371
4847413	Pierce-Phelps Inc., 2251 Industrial Hwy, York, PA 17402-2224
4847415	RJ Walker Co., 5 Spring St, Wilkes Barre, PA 18702-5527
4847414	ReMichel Co., c/o Amato, Keating and Lessa, PC, 107 N Commerce Way Ste 100, Bethlehem, PA 18017-8913
4847394	Rutkoski Joseph M Sr, 9 Smythe St, Sugar Notch, PA 18706-2512
4847416	Service Electric Cable, P. O. Box 25025, Lehigh Valley, PA 18002-5025
4847419	Toyota Motor Credi, Central Credit Services, PO Box 15118, Jacksonville, FL 32239-5118
4866028	+ Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
4847422	Verizon, The CBE Group, PO Box 2594, Waterloo, IA 50704-2594
4847424	York International, c/o Amato, Keating and Lessa, PC, 107 N Commerce Way Ste 100, Bethlehem, PA 18017-8913

TOTAL: 24

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
4847398	EDI: CAPITALONE.COM	Dec 30 2021 23:38:00	Capital One Bank, PO Box 71083, Charlotte, NC 28272-1083
4851929	EDI: CAPITALONE.COM	Dec 30 2021 23:38:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
4876191	Email/PDF: bncnotices@becket-lee.com	Dec 30 2021 18:38:36	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
4847400	Email/PDF: creditonebknofications@resurgent.com	Dec 30 2021 18:38:32	Credit One Bank, PO Box 60500, City of Industry, CA 91716-0500

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4847403	EDI: IRS.COM	Dec 30 2021 23:38:00	Internal Revenue Service, P. O. Box 7346, Philadelphia, PA 19101-7346
4847404	+ Email/Text: PBNCNotifications@peritussservices.com	Dec 30 2021 18:34:00	Kohl's Payment Center, P. O. Box 2983, Milwaukee, WI 53201-2983
4872297	Email/PDF: MerrickBKNotifications@Resurgent.com	Dec 30 2021 18:38:27	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
4888135	+ EDI: MID8.COM	Dec 30 2021 23:38:00	MIDLAND FUNDING LLC, MIDLAND CREDIT MANAGEMENT, INC. as agent, for MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
4847407	Email/PDF: MerrickBKNotifications@Resurgent.com	Dec 30 2021 18:38:36	Merrick Bank, PO Box 660702, Dallas, TX 75266-0702
4868100	EDI: AGFINANCE.COM	Dec 30 2021 23:38:00	ONEMAIN, PO BOX 3251, EVANSVILLE, IN. 47731-3251
4847410	EDI: PENNDEPTREV	Dec 30 2021 23:38:00	PA Dept Of Revenue, PO Box 280946, Bankruptcy Division, Harrisburg, PA 17128-0946
4847410	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 30 2021 18:34:00	PA Dept Of Revenue, PO Box 280946, Bankruptcy Division, Harrisburg, PA 17128-0946
4894548	EDI: PRA.COM	Dec 30 2021 23:38:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
4847417	EDI: AGFINANCE.COM	Dec 30 2021 23:38:00	Springleaf Financial Services, PO Box 742536, Cincinnati, OH 45274-2536
4847418	EDI: RMSC.COM	Dec 30 2021 23:38:00	Synchrony Bank, PO Box 960013, Orlando, FL 32896-0013
4847420	EDI: URSI.COM	Dec 30 2021 23:38:00	United Recovery Systems, LP, P. O. Box 722910, Houston, TX 77272-2910
5018552	EDI: VAND.COM	Dec 30 2021 23:38:00	Vanderbilt Mortgage and Finance, Inc., 500 Alcoa Trail, Maryville, TN 37804
4847421	EDI: VAND.COM	Dec 30 2021 23:38:00	Vanderbilt Mortgage, PO Box 9800, Maryville, TN 37802-9800
4852829	+ EDI: VAND.COM	Dec 30 2021 23:38:00	Vanderbilt Mortgage and Finance, Inc., PO Box 9800, Maryville, TN 37802-9800
4879355	EDI: WFFC.COM	Dec 30 2021 23:38:00	Wells Fargo Bank, N.A., PO Box 10438, Des Moines, IA 50306-0438
4847423	+ EDI: WFFC.COM	Dec 30 2021 23:38:00	Wells Fargo Financial Nat'l Bank, MAC #N8235-040, 7000 Vista Dr, West Des Moines, IA 50266-9310

TOTAL: 21

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*P++	VANDERBILT MORTGAGE AND FINANCE INC, P O BOX 9800, MARYVILLE TN 37802-9800, address filed with court:, Vanderbilt Mortgage and Finance, Inc., 500 Alcoa Trail, Maryville, TN 37804
4847401	##	Haggerty, Hinton & Cosgrove, LLP, 203 Franklin Ave, Scranton, PA 18503-1911

TOTAL: 0 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and

belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 01, 2022

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 30, 2021 at the address(es) listed below:

Name	Email Address
Adam Bradley Hall	on behalf of Creditor Disney Vacation Development Inc. amps@manleydeas.com
David J. Harris	on behalf of Debtor 1 Joseph M. Rutkoski Sr. dh@lawofficeofdavidharris.com, davidharrisesqign@gmail.com
Jack N Zaharopoulos (Trustee)	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor Toyota Motor Credit Corporation bkgroup@kmlawgroup.com
Sarah K. McCaffery	on behalf of Creditor Vanderbilt Mortgage and Finance Inc. bankruptcy@powerskirm.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 6

Information to identify the case:

Debtor 1 Joseph M. Rutkoski Sr.
 First Name Middle Name Last Name

Debtor 2
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court Middle District of Pennsylvania

Case number: **5:16-bk-04378-MJC**

Social Security number or ITIN xxx-xx-1759
EIN --_-----

Social Security number or ITIN -----
EIN --_-----

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Joseph M. Rutkoski Sr.

12/30/21

**By the
court:**



Honorable Mark J. Conway
United States Bankruptcy Judge
By: KarenDavis, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

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Chapter 13 Discharge

For more information, see page 2>

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- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.